

Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Kathy Grim

Debtor(s)

Case No. 20-14285-pmm

Chapter 13

District/off: 0313-4

User: Adminstra

Page 1 of 2

Date Rcvd: Nov 18, 2020

Form ID: 309I

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:**Recip ID****Recipient Name and Address**

- db + Kathy Grim, 7272 Lincoln Court, New Tripoli, PA 18066-3660
- tr + SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
- smg + Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
- smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
- smg + Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
- smg + Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
- smg + Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
- 14556011 CFI Resort Management, Inc., 2801 Old Winter Garden Road, Ocoee, FL 34761-2965
- 14556013 + First Federal Bank, 784 South 6th Street, Macclenny, FL 32063-9652
- 14556014 + John H. McCorvey, Jr., Esquire, 301 West Bay Street, Suite 1458, Jacksonville, FL 32202-5106
- 14556016 Kohl's/Capital One, N56 Ridgewood Drive, Menomonee Falls, WI 53051
- 14556017 ++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court; PNC Bank, N.A., 2730 Liberty Avenue, Pittsburgh, PA 15222
- 14556157 + Pam East, 5639 Sell Road, Schnecksville, PA 18078-3231

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address**

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: william.hronis@gmail.com	Nov 19 2020 02:49:00	WILLIAM HRONIS, Law Office of William Hronis, 609 Hamilton Street, Allentown, PA 18101
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 19 2020 02:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 19 2020 02:50:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Nov 19 2020 02:50:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14556009	+ EDI: GMACFS.COM	Nov 19 2020 05:53:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14556010	+ EDI: BANKAMER.COM	Nov 19 2020 05:53:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
14556012	EDI: DISCOVER.COM	Nov 19 2020 05:53:00	Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850
14558885	EDI: DISCOVER.COM	Nov 19 2020 05:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14556015	EDI: JPMORGANCHASE	Nov 19 2020 05:53:00	JP Morgan Chase Bank, P.O. Box 15369, Wilmington, DE 19850
14556017	Email/Text: Bankruptcy.Notices@pnc.com		

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Date Rcvd: Nov 18, 2020

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Nov 19 2020 02:49:00 PNC Bank, N.A., 2730 Liberty Avenue,
Pittsburgh, PA 15222

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14556160	*+	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14556161	*+	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
14556162	*	CFI Resort Management, Inc., 2801 Old Winter Garden Road, Ocoee, FL 34761-2965
14556163	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850
14556164	*+	First Federal Bank, 784 South 6th Street, Macclenny, FL 32063-9652
14556166	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JP Morgan Chase Bank, P.O. Box 15369, Wilmington, DE 19850
14556165	*+	John H. McCorvey, Jr., Esquire, 301 West Bay Street, Suite 1458, Jacksonville, FL 32202-5106
14556167	*	Kohl's/Capital One, N56 Ridgewood Drive, Menomonee Falls, WI 53051
14556169	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., 2730 Liberty Avenue, Pittsburgh, PA 15222
14556168	*+	Pam East, 5639 Sell Road, Schnecksville, PA 18078-3231

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2020 at the address(es) listed below:

Name Email Address

REBECCA ANN SOLARZ

on behalf of Creditor MANUFACTURERS AND TRADERS TRUST COMPANY ALSO KNOWN AS M&T BANK
SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK FSB bkgroup@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

WILLIAM HRONIS

on behalf of Debtor Kathy Grim william.hronis@gmail.com hronis@rcn.com

TOTAL: 3

Information to identify the case:

Kathy Grim

Debtor 1: _____
 First Name _____ Middle Name _____ Last Name _____
 Debtor 2:
 (Spouse, if filing) _____ First Name _____ Middle Name _____ Last Name _____
 United States Bankruptcy Court: Eastern District of Pennsylvania
 Case number: 20-14285-pmm

Social Security number or ITIN: xxx-xx-6909
 EIN: _____

Social Security number or ITIN: _____
 EIN: _____

Date case filed for chapter: 13 10/29/20

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kathy Grim	
2. All other names used in the last 8 years	aka Kathy L. Grim, aka Kathy Lynn Grim	
3. Address	7272 Lincoln Court New Tripoli, PA 18066	
4. Debtor's attorney Name and address	WILLIAM HRONIS Law Office of William Hronis 609 Hamilton Street Allentown, PA 18101	Contact phone (610) 740-1004 Email: william.hronis@gmail.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 11/18/20

For more information, see page 2

Debtor **Kathy Grim**Case number **20-14285-pmm**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		December 15, 2020 at 1:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 2/13/21 Filing deadline: 1/7/21 Filing deadline: 4/27/21
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>			
<p>9. Filing of plan The debtor has filed a plan. This plan proposes payment to the trustee of 550.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 1/28/21 at 10:00 AM, Location: 201 Penn Street, 4th Floor, Reading, PA 19601</p>			
<p>10. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>			
<p>11. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>			
<p>12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>			
<p>13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>			